

**Amendments to the Claims:**

This listing of claims replaces all prior listings of claims:

**Listing of Claims**

Claims 1-83 (canceled)

84. (New) An article comprising a tangible machine-readable storage medium embodying instructions that when performed by one or more processors result in operations comprising:

receiving data characterizing at least one rule for making decisions based on an input data;

generating at least a portion of a web page for receiving the input data, the portion of the web page corresponding to the at least one rule;

generating a decision service for producing an output by applying the at least one rule to the input data, the output corresponding to at least one recommendation, reason code, decision or a score;

receiving the input data from a user via the web page;

invoking the decision service to produce an output by applying the at least one rule to the input data; and

delivering the output to the user.

85. (New) The article of claim 84, wherein the at least one rule comprises at least one model, expression or a strategy.

86. (New) The article of claim 84, further comprising generating xml schema corresponding to the at least one rule; generating an xml parser for extracting the input data conforming to the xml schema; and, invoking the xml parser to extract the input data conforming to the xml schema from the web page.

87. (New) The article of claim 84, wherein the at least one rule corresponds to a project, the project corresponds to a plurality of rules.

88. (New) The article of claim 84, wherein the at least one rule is validated by a plurality of simulated transactions.

89. (New) The article of claim 88, further comprising generating a test report corresponding to the plurality of simulated transactions.

90. (New) The article of claim 84, wherein the at least one rule is received from a rule designing software, the rule designing software having a graphical user interface adapted for graphical illustration of the at least one rule.

91. (New) The article of claim 90, wherein the graphical illustration of the at least one rule is provided in a form of a tree or a graph.

92. (New) The article of claim 84, wherein the at least one rule corresponds to a project comprising expression sequences, segmentation trees and workflow lists arranged into a user-

selected order, the expression sequences assigning values to one or more fields, the workflow lists corresponding to one or more workflow steps processed during a run-time execution, the segmentation trees arranging workflow steps into one or more nodes configured in tree branches.

93. (New) The article of claim 92, wherein the user-selected order is sequential or hierarchical.

94. (New) The article of claim 92, wherein the expression sequences are configured by using a table with at least three columns, the first column displaying an identifier of a data field, the second column displaying a data type of the data field, the third column displaying at least one of the field, value, or expression that is assigned to the data field.

95. (New) The article of claim 92, wherein the nodes arranged in tree branches are executed top-down, from left to right.

96. (New) The article of claim 92, wherein at least one of the expression sequences, segmentation trees and workflow lists reference at least one model.

97. (New) The article of claim 96, wherein the at least one model comprises one or more characteristics and one or more attributes corresponding to the one or more characteristics.

98. (New) The article of claim 97, wherein the at least one model is configured to assess a data record based on at least one characteristic, the at least one model is further configured to

generate a score based on the at least one attribute corresponding to the at least one characteristic.

99. (New) The article of claim 97, wherein at least one characteristic corresponds to a predictive variable.

100. (New) The article of claim 99, wherein the predictive variable is selected automatically.

101. (New) The article of claim 96, wherein the at least one model is a discrete additive model.

102. (New) The article of claim 96, wherein the at least one model produces a score as a result of an execution.

103. (New) The article of claim 92, wherein the projects are configured using an inventory of project items, the inventory of project items comprising one or more expression sequences, segmentation trees and workflow lists.